

A decorative graphic on the right side of the page. It features three concentric blue circles of varying sizes. The largest circle is at the top right, a medium-sized one is in the middle, and a large one is at the bottom right. Thin blue lines extend from the top left towards the circles, and another line extends from the top right towards the bottom right circle.

Annual Open Enrollment

Highlights/Instructions for the 2008 Plan Year

Arkansas Secretary of State

The Arkansas Secretary of State Office kicks off open enrollment with agency-wide meetings. These meetings will be held in Room 165 of the Victory Building on October 2nd (10:00 AM or 2:00 PM), October 3rd (9:00 AM or 1:00 PM), and October 4th (10:00 AM or 2:00 PM). Employees can register to attend a session by emailing the HR Office at hros@sos.arkansas.gov or by contacting the HR Office at 683-0092. When you submit your email registration, be sure to include your name, department, and first and second choice for session date and time. As a reminder, employees should obtain permission from his/her supervisor before registering. Attendance is not required, but is strongly encouraged.

During these meetings, we will discuss details regarding enhancements, plan and provider changes, rates, health risk assessment, employee assistance programs, and many more important topics. We will also provide you with enrollment forms and introduce you to the updated SOS HR Web Page. The meeting will provide employees with adequate resources as well as beneficial information to help you make an informed decision regarding your insurance options.

Quick Reminders & Highlights

HEALTH & LIFE INSURANCE:

There are many changes for the 2008 plan year. However, the most significant changes impact both health and life insurance.

The state health plan has been completely re-designed and features a “POS” styled plan. State employees will have (2) options including either the ARHealth plan or the ARHealth High Deductible Plan. Additionally, members will have only (2) options for providers including Health Advantage or NovaSys Health.

This year will be the first mandatory open enrollment we’ve had in several years! All members currently covered under a state health insurance plan must sign a confirmation form or complete a new enrollment form to continue coverage into the 2008 plan year. Additionally, new members must also complete an enrollment form.

Beginning January 1, 2008, Minnesota Life will be the new provider for the state’s group term life insurance plan. Members will not have a lapse in coverage. There are many enhancements being offered through Minnesota Life, including LOWER premiums! As a result of this provider change, all members will be required to designate a beneficiary for life insurance. This can be done at www.arbenefits.org or by completing a paper form. Further details and instructions will be given at the agency meetings and the benefit fair. You can also find this information on the HR web page under the Life Insurance section.

HEALTH RISK ASSESSMENT SURVEY:

Employees must re-take the survey during the month of October in order to receive a premium discount on health insurance premiums for the 2008 plan year. The survey can be taken online or by phone.

Please refer to the open enrollment newsletter for further details. Information will also be provided at the agency meetings and benefit fair.

FLEXIBLE SPENDING ACCOUNTS:

Employees that are currently covered under a FSA account must complete a NEW enrollment form to participate for the 2008 plan year. Enrollment forms will be available at the agency meetings. If you are not familiar with the benefits an FSA offers, please visit with an HR Staff member at the meeting or benefit fair.

HEALTH SAVINGS ACCOUNTS:

To participate in a HSA, an employee must be enrolled in the high-deductible plan. Please refer to the information provided on the HR Webpage under the Datapath Administrative Services link. Participation also requires that employees complete an Application and Salary Reduction Agreement. Further details will be provided at the agency benefit meetings.

VOLUNTARY INSURANCE:


With preventative dental and vision dropping from the state health plan, employees will have an opportunity to secure these benefits through voluntary insurance providers and plans. Vision insurance is provided through SEBCO/ASEA and Compbenefits. Dental benefits are provided through AFLAC, American Public, and SEBCO/ASEA. Each of these providers will be available at the Benefit Fair to discuss their products, services, and rates.

Many voluntary insurance plans are available to state employees. For a list of approved providers, refer to the HR web page under the Voluntary Insurance section. Information will also be distributed at the agency meetings.

RETIREMENT SAVINGS:

Many employees have recently requested information on retirement savings options. The state offers a wonderful savings plan through Citistreet. This plan is a 457b retirement savings plan. Investments are managed through Stephens, Inc. Employees determine the bi-weekly amount they want to contribute to their plan. Changes can be made at any time to these plans. For additional information, please stop by the Citistreet booth at the Benefit Fair. Additional information can also be found on the HR web page under the Citistreet section.

Checklist

-  Register to attend an agency benefit meeting and receive important forms and information regarding insurance

- Sign a benefit confirmation form to continue benefits into the 2008 plan year, or complete an enrollment form if making changes (Forms must be submitted by October 19th to the HR Manager)
- If enrolling in the High-Deductible plan, enroll and set up salary reduction agreement for the health savings account. Participants may also enroll in a limited medical spending account to cover dental and vision expenses only.
- Complete the life insurance designation for Minnesota Life online at www.arbenefits.org or submit a paper form to the HR Office (Forms must be submitted to the HR Manager by Oct. 19th; Online submissions can be made through October 31st)
- Take the health risk assessment survey online at www.arbenefits.org or by phone at 1-800-763-4674 (Available Oct 1st through Oct 31st)
- Attend the Third Annual Benefit Fair on Wednesday October 10th
- If currently enrolled in an FSA account or enrolling for the first time, forms must be completed by Oct. 31st for the 2008 plan year
- Submit FSA claims to FBMC for 2007 plan year
- Enroll in Dental and/or Vision plans
- Set up a retirement savings account with Citistreet
- Explore my voluntary insurance options
- Contact the HR Manager for questions related to benefits, health, life, or retirement information.
- Contact the HR Asst for questions related to voluntary products.